Certificate Number: 03461-PAE-DE-028730417

Bankruptcy Case Number: 11-17743



03461-PAE-DE-028730417

CERTIFICATE OF DEBTOR EDUCATION 2 4 2017

I CERTIFY that on February 7, 2017, at 10:22 o'clock AM EST, Jennifer Haynes completed a course on personal financial management given by internet by Consumer Credit Counseling Service of Delaware Valley dba Clarifi, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 7, 2017 By: /s/Nicole Evans

Name: Nicole Evans

Title: <u>Credit Counselor</u>